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OCT 13 2020

GURSTEL LAW FIRM, P.C.
Gloria Zarco (CASB #199702) _____
Kimberlee Tsai (CASB #227426)
Rachel Haney (CASB #308259)
9320 East Raintree Drive
Scottsdale, AZ 85260
Telephone: (877) 344-4002
Fax: (877) 750-6335
Attorneys for Plaintiff,
Absolute Resolutions Investments, LLC

SUPERIOR COURT OF THE STATE OF CALIFORNIA

VENTURA COUNTY - VENTURA COURT

Absolute Resolutions Investments, LLC
Plaintiff,

vs.

Mark Ronk

Defendant.

Case No.

**COMPLAINT FOR MONEY DUE ON
BREACH OF CONTRACT; MONEY
LENT, PAID OR EXPENDED**

Absolute Resolutions Investments, LLC ("Plaintiff") alleges causes of action against Mark Ronk ("Defendant") as follows:

ALLEGATIONS COMMON TO ALL CAUSES OF ACTION

1. Plaintiff is a debt buyer.
2. Plaintiff believes that, on or about February 12, 2016, SoFi Lending Corp. extended a loan to Defendant, account number ending in **-*1580 ("Account"). Defendant accepted the terms and conditions of the Account by Defendant's acceptance of the funds borrowed, and agreed to comply with the terms and conditions governing the loan, including the repayment of the loan along with any applicable fees and interest to SoFi Lending Corp., and its successors in interest.

- 1 3. Plaintiff is the sole owner of the debt at issue.
- 2 4. The debt balance at charge-off was \$35,229.70. \$0.00 in post charge-off fees and \$0.00
- 3 in post charge-off interest have been imposed since the time of charge-off.
- 4
- 5 5. The date of last payment on the Account was on March 31, 2020.
- 6 6. The charge-off creditor at the time of charge-off was Steel Ridge Trust c/o SoFi Lending
- 7 Corp., whose address at said time was PO Box 654158, Dallas, TX 75265-4158 .
- 8 Charge-Off Creditor's account number associated with the debt is **-*1580.
- 9
- 10 7. Defendant's name and address as it appeared in the Charge-Off Creditor's records prior
- 11 to the sale of the Account to Plaintiff is Mark Ronk, 2608 Elmira Stret, Newbury Park,
- 12 CA 91320.
- 13 8. Prior to the commencement of this action, the Account was assigned or otherwise
- 14 transferred to Plaintiff. Plaintiff, is the present holder and sole owner of the Account.
- 15 Plaintiff's address is 591 Camino de la Reina, #1219, San Diego, CA 92108. The names
- 16 and address of all persons or entities that purchased the debt after charge-off are:
- 17
- 18 (A) Absolute Resolutions Investments, LLC, 591 Camino de la Reina,
- 19 #1219 San Diego, CA 92108
- 20
- 21 9. Plaintiff has complied with California Civil Code §1788.52.
- 22
- 23 10. Attached hereto and incorporated herein by reference are true and correct copies of
- 24 documents evidencing the Account as stated in California Civil Code §1788.58(b).
- 25 (A) Exhibit 1 is a copy of the document demonstrating the assignment of the
- 26 Account to Plaintiff.
- 27
- 28

1 (B) Exhibit 2 is a copy of the document evidencing Defendant's agreement to the
2 debt or a copy of the document provided to Defendant while the Account was
3 active demonstrating that the debt was incurred by Defendant.
4

5 (C) Exhibit 3 is a copy of the final billing statement.

6 11. Plaintiff believes that Defendant is an individual who currently resides within the
7 jurisdictional boundaries of this Court. Therefore, this Court is the proper Court for
8 adjudication of this matter.
9

10 12. Defendant failed to make payments as agreed on the Account and has failed to pay
11 amounts due on the Account.

12 13. Taking into account all known payments, charges, offsets, if any, the amount due on this
13 account as of the date this Complaint was prepared is \$29,915.75, which amount equals
14 the charge-off, less any payments or offsets as applicable.
15

16 14. Although demand has been made upon Defendant to pay the outstanding balance on the
17 Account, Defendant has failed to do so.

18 **FIRST CAUSE OF ACTION**
19 **(Breach of Contract)**

20 15. Plaintiff refers to and incorporates paragraphs 1 through 14.

21 16. SoFi Lending Corp. extended a loan to Defendant. Defendant accepted the terms and
22 conditions of the Account by Defendant's acceptance of the funds borrowed.

23 17. Defendant has breached the terms and conditions governing the Account by failing to pay
24 amounts due and owing on the Account.

25 18. As the direct and proximate result of said breach, Plaintiff, as successor in interest, has
26 been damaged in the amount of \$29,915.75.
27
28

SECOND CAUSE OF ACTION
(Money Lent, Paid or Expended)

19. Plaintiff refers to and incorporates paragraphs 1 through 18.

20. On information and belief, pursuant to the terms and conditions governing the Account, within the last four years, Defendant became indebted for money lent to or paid out for the benefit of Defendant at Defendant's request.

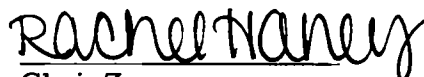
21. Although demand has been made upon Defendant to pay said amount there remains an outstanding balance on the Account of \$29,915.75, which has not been paid, and is now due and owing from Defendant to Plaintiff, as successor in interest.

WHEREFORE, as to all Causes of Action, Plaintiff prays for judgment against Defendant, including but not limited to, the amounts as follows:

1. For damages of \$29,915.75;
2. For costs of suit incurred herein; and
3. For such further relief that the Court may deem just and proper.

Dated: September 21, 2020

GURSTEL LAW FIRM, P.C.



Gloria Zarco
Kimberlee Tsai
Rachel Haney

EXHIBIT 1

BILL OF SALE AND ASSIGNMENT

For value received, the undersigned Assignor ("Assignor") hereby absolutely sells, transfers, assigns, sets-over, quitclaims and conveys to Absolute Resolutions Investments, LLC, a limited liability company organized under the laws of Arizona ("Assignee"), all of Assignor's right, title and interest in and to each of the assets identified in the schedule of charged off accounts ("Account Schedule") attached hereto as Exhibit A (the "Charged-Off Accounts"), together with the right to collect all principal, interest or other proceeds of any kind with respect to the Charged-Off Accounts remaining due and owing as of the date hereof (including but not limited to proceeds derived from the conversion, voluntary or involuntary, of any of the Charged-Off Accounts into cash or other liquidated property, including, without limitation, insurance proceeds and condemnation awards), from and after the date of this Bill of Sale and Assignment.

Reference is hereby made to that Power of Attorney dated August 14, 2018 from Steel Ridge Trust, as Buyer, to SoFi Lending Corp., as Servicer.

DATED: May 24th, 2019

ASSIGNEE: Absolute Resolutions Investments, LLC

By: L Jensen
Name (print): Laura R Jensen
Title: president, Acquisitions

ASSIGNOR: Steel Ridge Trust

By: SoFi Lending Corp., as attorney-in-fact for Steel Ridge Trust

By: Ashish Jain
Name: Ashish Jain
Title: Authorized Signatory

Account Schedule - Exhibit A
SoFi Lending Corp.
5/24/2019

	A	B	C	D	E	F	G	H	I	J	K
1	Account Number	Loan Reference Number	SSN	Last name	First name	Address 1	Address 2	City	State	Zip	Previous Address 1
	1580	0579		Ronk	Mark	2608 Elmira Stret		Newbury Park	CA	91320	

•

	L	M	N	O	P	Q	R	S	T	U
Previous Address 2	Previous City	Previous State	Previous Zip	Borrower DOB	PHONE 1	ALTERNATE PHONE 1	PREVIOUS PHONE 1	PREVIOUS PHONE 2	CURRENT EMAIL	
					[REDACTED]					[REDACTED]

Account Schedule - Exhibit A
SoFi Lending Corp.
5/24/2019

	V	W	X	Y	Z	AA
1	PREVIOUS EMAIL	Employer	Co Borrower Last Name	Co Borrower First Name	Co Borrower SSN	Co Borrower Address 1
		Amgen Inc.				

Account Schedule - Exhibit A
SoFi Lending Corp.
5/24/2019

	AB	AC	AD	AE	AF	AG	AH
1	Co Borrower Address 2	Co Borrower City	Co Borrower State	Co Borrower Zip	Co Borrower DOB	Co Borrower PHONE 1	Co Borrower ALTERNATE PHONE 1

Account Schedule - Exhibit A
SoFi Lending Corp.
5/24/2019

	AI	AJ	AK	AL	AM	AN	AO	AP
1	Co Borrower PREVIOUS PHONE 1	Co Borrower Employer	Loan Origination Date	Original Loan Amount	Charge-Off Amount	Type of Loan	Interest rate %	Loan Term
			02/12/2016	\$ 49,560.00	\$35,229.70	PL	0.10375	84

Account Schedule - Exhibit A
SoFi Lending Corp.
5/24/2019

	AQ	AR	AS	AT	AU	AV	AW
1	DAY of Charge Off	Monthly Payment Amount	Past Due Amount AT CHARGE OFF	Owner Name	Owner Code	Last Payment Date	Last Payment Amount
	04/30/2019	\$ 829.54	\$ 3,318.16	Steel Ridge Trust	100422	12/27/2018	\$ 834.54

Account Schedule - Exhibit A
SoFi Lending Corp.
5/24/2019

	AX	AY	AZ	BA	BB	BC	BD
1	Third Party Rep Name	Third Party Rep Address 1	Third Party Rep Address 2	Third Party City	Third Party State	Third Party Zip	Third Party Phone Number

Account Schedule - Exhibit A
SoFi Lending Corp.
5/24/2019

	BE	BF	BG	BH	BI	BJ	BK
1	Cease & Desist (Y/N)	Total Interest After CO	Total Fees After CO	Total Payments After CO	Total Credits After CO	Total Finance Charges after CO	Post Charge off \$ Arrangements
		0	0	0	0	0	N

Account Schedule - Exhibit A
SoFi Lending Corp.
5/24/2019

	BL	BM	BN	BO	BP	BQ	BR	BS	BT
1	Originator	Current balance	Principal	Pre-Charge interest	Pre-charge fees	Default Date	Consumer Work Phone	Language	Delinquency Start Date
	SoFi Lending Corp.	35229.7	34010.93	1198.77	20	04/30/2019		English	1/1/2019

EXHIBIT 2

Lender:**SOFI LENDING CORP.**

California Finance Lender's License Number 6054612
San Francisco, CA

Borrower Name:

MARK RONK

Loan Agreement for SoFi Lending Corp. Personal Loan Program

This Loan Agreement applies to, and is a part of, my Application. My signature on the Application certifies that I have read, understand, and agree to this Loan Agreement. In this Loan Agreement, except as otherwise indicated, the words "I," "me," "my," and "mine" mean the Borrower. The words "you," "your," "yours," and "Lender" mean **SOFI LENDING CORP.**, San Francisco, California, its successors and assigns, and any other holder of my Loan.

A. AGREEMENT TO PAY

I agree to pay you, or YOUR SUCCESSORS OR ASSIGNS, the sum of the total principal amount of the Loan which includes an amount equal to the Loan Origination Fee, if any, described in the Disclosure Statement issued to me under the Truth in Lending Act (the "Total Loan Amount"), and as set forth in this Loan Agreement, interest on the Total Loan Amount; interest on any unpaid accrued interest added to the Total Loan Amount; late charges; reasonable costs of collection and attorney's fees; and other fees, charges and costs as provided in this Loan Agreement.

B. IMPORTANT – READ THIS CAREFULLY

1. By completing and signing the Application, and submitting it to you, either directly or through some other person, I am requesting that you make a Loan to me on the terms described in this Loan Agreement and in an amount equal to all or part of the Loan Amount Requested. When you receive my Application, you are not agreeing to lend me money. You have the right not to make a Loan or to lend an amount less than the Loan Amount Requested. If you decide to make a Loan to me, you will disburse the Loan funds to me electronically or by sending a check to me.

2. **HOW I AGREE TO THE TERMS OF THIS LOAN.** If you agree to make a Loan to me, you will send me a Disclosure Statement under the Federal Truth in Lending Act. The Disclosure Statement will tell me the Total Loan Amount, the annual percentage rate on my Loan, and the amount of any fees. The Disclosure Statement is incorporated herein by this reference. My contractual obligation on this Loan Agreement will begin when loan proceeds are disbursed to me. To the extent any information in the Disclosure Statement conflicts with the information in this Loan Agreement, the information in the Disclosure Statement governs.

C. DEFINITIONS

1. **"Application"** means the Application, whether in paper or electronic form, which incorporates this Loan Agreement, by which I request that you make a Loan to me, and agree to repay any Loan that you make on the terms set forth in this Loan Agreement.

2. **"Disbursement Date"** means the date you issue money to me.

3. **"Disclosure Statement"** means the closed-end consumer credit disclosure statement as required by the federal Truth-in-Lending Act provided to me in connection with the Loan.

4. **"Loan"** means all sums disbursed to me, all amounts added to the principal balance, including any loan origination fee, and all interest and other amounts due as provided in this Loan Agreement.

5. **"Loan Amount Requested"** means the dollar amount of the Loan requested by me in my Application.

6. **"Agreement"** means this Loan Agreement setting the terms applicable to my Loan. The Term "Agreement" also includes the Application and the Disclosure Statement relating to the Loan I obtain subject to the terms of this Agreement. In the event of any inconsistencies between terms in this Loan Agreement and the Disclosure Statement, the terms of the Disclosure Statement shall govern.

7. **"Repayment Period"** means the period beginning on the Disbursement Date and continuing for the number of scheduled installment payments as set forth in my Disclosure Statement.

D. INTEREST

1. **Accrual – Beginning** on the Disbursement Date, interest will accrue at the Fixed Interest Rate or the Variable Rate indicated on the Disclosure Statement for the term of my Loan, on the principal balance of my Loan outstanding from time to time. Interest will be calculated on a daily simple interest basis according to the outstanding principal balance each day during the term of the Loan. The daily interest rate will be equal to the annual interest rate in effect on that day, divided by the actual number of days in that calendar year.

2. **Capitalization** – I agree that you may, at your option, add all accrued and unpaid interest to the principal balance of my Loan ("capitalized interest") at the end of any authorized period of forbearance. In all cases, thereafter, interest will accrue on the new principal balance. In addition, to the extent permitted by applicable law, if I am in default on my Loan, you may, at your option, add all accrued and unpaid interest and any unpaid late charges to the principal balance of my Loan upon such default. Thereafter, interest will accrue on the new principal balance.

3. **Calculation** – The Fixed Interest Rate or Variable Interest Rate will be identified on the Disclosure Statement you send me. If my loan has a Fixed Interest Rate it will not increase or decrease over the life of my Loan. If I choose a Variable Interest Rate loan, my Variable Interest Rate will equal the Current Index (as defined below) plus a Margin. The Variable Interest Rate will change monthly on the first day of each calendar month if the Current Index changes. The Variable Interest Rate on my loan will never be higher than 12.49% per year. If at any time the Fixed Interest Rate or Variable Interest Rate as provided in this Paragraph is not permitted by applicable law, interest will accrue at the highest rate allowed by applicable law.

4. **Current Index for Variable Rate Loans** – The Current Index for any calendar month is based on the one-month London Interbank Offered Rate ("LIBOR") as published in the "Money Rates" section of the Wall Street Journal (Eastern Edition) and will be equal to the LIBOR rate published on the 25th day (or if such 25th day is not a business day, the next business day thereafter) of the month immediately preceding such calendar month, rounded up to the nearest one hundredth of one percent (0.01% or, 0.0001). If the LIBOR rate is no longer available, you will choose a comparable index.

5. **Interest Rate Changes**– If my loan has a Variable Interest Rate you will notify me of any changes in the interest rate as

required by law. A change in the rate may cause the amount of the final payment to change or may cause the amount of the monthly payment to increase or decrease.

E. TERMS OF REPAYMENT

1. Repayment Period – The Repayment Period will begin on the Disbursement Date and will continue for the period specified in the Disclosure Statement. The amounts shown on my monthly statements will be consecutive monthly installments of principal and interest in approximately equal amounts over the number of months in the Repayment Period. During the Repayment Period, you will send me monthly statements electronically (showing Total Loan Amount and the amount of my monthly payment that is due). I will make monthly payments in the amounts and no later than the payment due dates shown on my electronic billing statements until I have paid all of the principal and interest and any other charges I may owe on my Loan.

2. Amounts Owed at the End of the Repayment Period – Since interest accrues daily upon the unpaid principal balance of my Loan, if I make payments after my payment due dates, I may owe additional interest. If I have not paid my late charges or other fees and charges, I will also owe additional amounts for those fees and charges. In such cases you will increase the amount of my last monthly payment to the amount necessary to repay my Loan in full.

3. Application of Payments – To the extent permitted by applicable law, payments will be applied first to fees and charges (including late fees), then to accrued interest to the date payment is received, and then any remainder to the principal balance of my Loan.

4. Other Charges – If any part of a monthly payment, other than late charges assessed on a prior monthly payment, remains unpaid for a period of more than 15 days after the payment due date, or such longer period as required by applicable law, I will pay a late fee equal to the lesser of \$5.00 or 4% of the overdue payment amount to the extent permitted by applicable law. To the extent permitted by applicable law, I will also pay an NSF Fee of \$10.00 for each payment on my Loan returned for any reason, including (but not limited to) insufficient funds or stop payment orders.

5. Borrower Benefits – I may be entitled to the following borrower benefit by meeting the criteria listed below:

Electronic Payment Benefit (AutoPay) – If I agree to make monthly principal and interest payments by an automatic, monthly deduction from a savings or checking account and follow your procedures to do so, my Fixed Interest Rate or Variable Interest Rate will be reduced by one quarter of one percent (0.25%) for so long as I continue to make such automatic, electronic monthly payments. This benefit will discontinue and be lost for periods in which I do not pay by automatic deduction from my savings or checking account. This benefit is suspended during periods of forbearance.

6. Changes in Payment Amount (applicable only to Variable Rate Loan) – Each month during the Repayment Period, you will determine whether the monthly payment amount must be increased or decreased, based upon the outstanding balance, the amount of accrued interest, if any, and any change in the interest rate subject to the limitations in Paragraph D.3. If necessary, the amount of the scheduled monthly payments will increase or decrease each month based on your calculation of the amount needed to pay the outstanding balance at the interest rate that will then be in effect, so that equal monthly installments will pay the outstanding balance and all accrued interest by the end of the

Repayment Period. You will inform me in advance of any change in my scheduled monthly payment.

F. ORIGATION FEE

You may charge me a loan origination fee when loan proceeds are disbursed. The total amount of the estimated loan origination fee, if any, will be disclosed to me on my Disclosure Statement. The amount of the loan origination fee, if any, will be deducted when my loan proceeds are disbursed. If I prepay this Loan in full or in part at any time, I understand that I will not be entitled to a refund of any part of this loan origination fee unless required by law.

G. RIGHT TO PREPAY

I have the right to prepay all or any part of my Loan at any time without penalty. Any partial payment will be credited against my Loan Balance as described in Paragraph E.3.

H. FORBEARANCE

You may give me a forbearance in three (3) month increments if I am temporarily unable to make my scheduled loan payments for unemployment. Requests for forbearance must be submitted in accordance with your reasonable procedures and requirements, and the decision to grant my request for forbearance shall be solely at your discretion. During any period of forbearance, regularly scheduled payments of principal and interest on my Loan may be deferred. Except as described above, I understand that I will remain responsible for all interest accruing during any period of forbearance and that you may add any interest that I do not pay during any forbearance period to the principal balance as described in Paragraph D.2. I understand that any periods of forbearance will extend my Repayment Period as defined in Paragraph E.1 unless prohibited by applicable law.

I. COLLECTION COSTS

Unless prohibited by applicable law, I agree to pay you all amounts, including reasonable attorneys' fees, and collection agency, court and other collection costs that you incur in collecting or enforcing the terms of my Loan (collectively, "Collection Costs"). The Collection Costs that I agree to pay may also include fees and costs incurred in connection with any appellate or bankruptcy proceedings.

J. DEFAULT

To the extent permitted by applicable law, I will be in default and you have the right to give me notice that the whole outstanding principal balance, accrued interest, and all other amounts payable to you under this Agreement, are due and payable at once (subject to any applicable law which may give me a right to cure my default) if: (1) I fail to make any monthly payment to you within thirty (30) days of its due date; or (2) I fail to notify you in writing of a change in my name, address, telephone number, or employment status; or (3) I become the subject of proceedings under the United States Bankruptcy Code or assign my assets for the benefit of my creditors; or (4) I break any of my other agreements in my Application or this Agreement; or (5) I make any false, misleading or materially incomplete statement in applying for this Loan, or to you at any time during the Repayment Period; or (6) I am declared legally incompetent or incapacitated. If I default, you may add all accrued and unpaid interest and other amounts to the principal balance of my Loan upon such default as described in Paragraph D.2. If I default, I will be required to pay interest on this Loan accruing after default

at the same rate of interest applicable to this Loan prior to my default.

K. NOTICES

1. I will send written notice to you within ten (10) days after any change in my name, address, e-mail address, telephone number or employment status. I will send such written notice to **SOFI LENDING CORP.**, P.O. Box 29372, San Francisco, CA 94129-0372 or any future address or electronic method you provide me.

2. Any notice required to be given to me by you will be effective when mailed by first class mail to the latest address you have for me, or when transmitted by electronic communication to the latest e-mail address you have for me.

3. **SOFI LENDING CORP.** is licensed under the California Finance Lender's law, License Number 6054612. One Letterman Drive – Building A, Suite 4700, San Francisco, CA 94129. For borrowers residing in California, this Loan is made pursuant to the California Finance Lenders Law, Division 9 (commencing with Section 222000). **FOR INFORMATION CONTACT THE DEPARTMENT OF CORPORATIONS, STATE OF CALIFORNIA.**

L. CREDIT REPORTING AND INFORMATION SHARING

1. You or your agents may report information about my account to credit bureaus. Late payments, missed payments or other defaults in my account may be reflected in my credit report.

2. I understand that the reporting of information about my account to credit reporting agencies may adversely affect my credit rating and my ability to get other credit.

M. ADDITIONAL AGREEMENTS

1. I understand that you are located in California and that my Application will be entered into in the same state. **CONSEQUENTLY, UNLESS PROHIBITED BY APPLICABLE LAW, OR UNLESS I RESIDE IN INDIANA, SOUTH DAKOTA OR PENNSYLVANIA, THE PROVISIONS OF MY LOAN, INCLUDING THIS AGREEMENT, WILL BE GOVERNED BY CALIFORNIA LAW, WITHOUT REGARD TO CONFLICT OF LAW RULES, except that Paragraph O (Arbitration Agreement) is governed by the Federal Arbitration Act and not by any state law governing arbitration. (Indiana, Pennsylvania or South Dakota residents see the State Notices Section before the signature page.)**

2. I agree to update the information on my Application whenever you ask me to do so.

3. My responsibility for paying my Loan is unaffected by your failure to notify me that a required payment has not been made. You may delay, fail to exercise, or waive any of your rights on any occasion without losing your entitlement to exercise the right at any future time, or on any future occasion. You will not be obligated to make any demand upon me, send me any notice, present my Application to me for payment or make protest of non-payment to me before suing to collect my Loan if I am in default, and to the extent permitted by applicable law, I hereby waive any right I might otherwise have to require such actions. Without losing any of your rights under this Agreement, you may accept late payments or partial payments. **I will not send you**

partial payments marked "paid in full," "without recourse" or with other similar language unless those payments are marked for special handling and sent to **SOFI LENDING CORP.**, P.O. Box 29372, San Francisco, CA 94129-0372, or to such other address or electronic method as I may be given in the future.

4 **Important Notice to our Customers Regarding Communications** - to the extent permitted by applicable law, and without limiting any other rights you may have, I agree, in order for you to service my account or to collect any amounts I owe, you and any loan servicer you hire to service my loan may from time to time communicate with me, in connection with my Application or my Loan, using any phone number or e-mail address that I provided in the Application, or using any phone number or e-mail address that I provide in the future. I also consent to your communicating with the persons listed in my Application as employment and personal references. You and any loan servicer you hire to service my loan may communicate with me using any current or future means of communication, including, but not limited to, automated telephone dialing equipment, artificial or pre-recorded voice messages, SMS text messages, e-mail directed to me at a mobile telephone service, or e-mail otherwise directed to me. **YOU AND ANY LOAN SERVICER YOU HIRE TO SERVICE MY LOAN MAY USE SUCH MEANS OF COMMUNICATION EVEN IF I WILL INCUR COSTS TO RECEIVE SUCH PHONE MESSAGES, TEXT MESSAGES, E-MAILS OR OTHER MEANS.**

5. I may not assign my Loan Agreement (including my Application) or any of its benefits or obligations. You may assign my Loan Agreement (including my Application) at any time. The terms and conditions of my Loan Agreement apply to, bind, and inure to the benefits of your successors and assigns.

6. If any provision of this Agreement is held invalid or unenforceable, that provision shall be considered omitted from this Agreement without affecting the validity or enforceability of the remainder of this Agreement.

7. A provision of this Agreement may only be modified if jointly agreed upon in writing by you and me.

8. All parties to this Loan Agreement agree to fully cooperate and adjust all typographical, computer, calculation, or clerical errors discovered in any or all of the loan documents including the Loan Agreement and Disclosure Statement. In the event this procedure is used, I will be notified and receive a corrected copy of the changed document.

9. All payments on my Loan will be made in United States dollars, and if paid by check or draft, drawn upon a financial institution located in the United States. My obligation to make monthly payments in accordance with Paragraph E.1 is not affected by any withholding taxes required to be paid under any foreign law, and notwithstanding any such law that requires withholding taxes on my payments under my Loan, I agree to make all required payments under this Loan to you or any subsequent holder.

10. My failure to receive a coupon book or statement whether electronically or by mail does not relieve me of my obligation to make any required loan payments in accordance with the terms and conditions of this Agreement.

11 **Limits on Interest, Fees, Charges or Costs** – If a law which applies to this Loan and which sets maximum limits on interest, fees, charges, or costs collected or to be collected in connection with this Loan exceed permitted limits, then:

(a) Any such interest, fees, charges or costs shall be reduced by the amount necessary to comply with the permitted limits, and

(b) Any sums already collected from me which exceed permitted limits will be refunded to me. You may choose to make the refund by reducing the amounts I owe under this Agreement.

12. If I sign this Loan Agreement electronically, then: (i) You agree to keep an electronic record of the signed Loan Agreement and provide a printed copy to me upon request, and (ii) I agree to download and print a copy of this Loan Agreement for my records when I sign it. I understand and agree that my electronic signature or a facsimile of my signature will be just as valid as my handwritten signature on a paper document.

13. **NOT NEGOTIABLE.** *This Loan Agreement is not a promissory note or other "instrument" (as such term is defined in Article 9 of the Uniform Commercial Code). The delivery or possession of this Loan Agreement shall not be effective to transfer any interest in the Lender's rights under this Loan Agreement or to create or affect any priority of any interest in the Lender's rights under this Loan Agreement over any other interest in the Lender's rights under this Loan Agreement.*

N. CERTIFICATIONS AND AUTHORIZATIONS OF BORROWER

1. I declare under penalty of perjury under the laws of the United States of America that the following is true and correct. I certify that the information contained in my Application is true, complete and correct to the best of my knowledge and belief and is made in good faith.

2. I authorize you or your agents to: (1) gather and share from time to time credit-related, employment and other information about me (including any information from the Loan Agreement or about this Loan or my payment history) from and with consumer reporting agencies, and others in accordance with applicable law; (2) respond to inquiries from prior or subsequent lenders or holders or loan servicers with respect to my Loan and related documents; and (3) release information and make inquiries to the persons I have listed in my Application as employers and references. My authorization under this Paragraph M applies to this Loan, any future loans that may be offered to me, any updates, renewals or extensions of this Loan that may be offered to me, any hardship forbearance of this Loan or any future loans that may be requested by me, and for any review or collection of this Loan or any future loans that may be offered to me. I understand that a credit report is obtained for this loan request. If you agree to make this Loan to me, a consumer credit report may be requested or used in connection with renewals or extensions of any credit for which I have applied, reviewing my Loan, taking collection action on my Loan, or legitimate purposes associated with my Loan. If I live in a community property state, I authorize you to gather credit-related information from others about my spouse. If I ask you, you will tell me if you have requested information about me (or about my spouse if applicable) from a consumer reporting agency and provide me with the name and address of any agency that furnished you with a report.

3. I authorize you and your agents to verify my Social Security number with the Social Security Administration (SSA) and, if the number on my loan record is incorrect, then I authorize SSA to disclose my correct social security number to these persons.

O. ARBITRATION AGREEMENT-Please read carefully

Except as expressly provided below, I agree that any claim, dispute or controversy arising out of or that is related to (a) my Loan, my Application, this Agreement (including, without limitation, any dispute over the validity, enforceability,

arbitrability or scope of this Arbitration Agreement), my acceptance of the Loan, or my Disclosure Statement or (b) any relationship resulting from my Loan, or any activities in connection with my Loan, or (c) the disclosures provided or required to be provided in connection with my Loan (including, without limitation, the Disclosure Statement), or the underwriting, servicing or collection of my Loan, or (d) any insurance or other service related to my Loan, or (e) any other agreement related to my Loan or any such service, or (f) breach of this Agreement or any other such agreement, whether based on statute, contract, tort or any other legal theory (any "Claim") shall be, at my or your election, submitted to and resolved on an individual basis by binding arbitration under the Federal Arbitration Act, 9 U.S.C. §§1 et seq. (the "FAA") before the American Arbitration Association (AAA) under its Commercial Arbitration Rules including the Supplementary Procedures for Consumer-Related Disputes, in effect at the time the arbitration is brought, or before any other party that you and I agree to in writing, provided that such party must not have in place a formal or informal policy that is inconsistent and purports to override the terms of this Arbitration Agreement. The AAA Rules are available online at www.adr.org. For purposes of this Paragraph O, the terms "you," "your," "yours" and "Lender" include the Lender, any other subsequent holder of my Loan, and the officers, directors, and employees, and their affiliates, subsidiaries, and parents, and any officers, directors, and employees of such entities. These terms include any party named as a co-defendant with you in a Claim asserted by me, such as loan servicers or debt collectors. However, "Claim" does not include any individual action brought by me in small claims court or my state's equivalent court, unless such action is transferred, removed or appealed to a different court.

RIGHT TO REJECT: I may reject this Arbitration Agreement by mailing a signed rejection notice to **SOFI LENDING CORP.**, P.O. Box 29372, San Francisco, CA 94129-0372 within sixty (60) days after the first Disbursement Date. Any rejection notice must include my name, address, e-mail address, telephone number and loan or account number.

EFFECT OF ARBITRATION AWARD: Any state or federal court with jurisdiction and venue may enter an order enforcing this Arbitration Agreement, enter judgment upon the arbitrator's award and/or take any action authorized under the FAA. For any arbitration-related proceedings in which courts are authorized to take action under the FAA, each party expressly consents to the non-exclusive jurisdiction or any state court of general jurisdiction or any state court of equity that is reasonably convenient to me, *provided* that the parties to any such judicial proceeding shall have the right to initiate such proceeding in a federal court or remove the proceeding to federal court if authorized to do so under applicable federal law.

IMPORTANT WAIVERS: IF EITHER YOU OR I CHOOSE ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL, TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED IN THE APPLICABLE ARBITRATION RULES, OR OTHERWISE TO LITIGATE THE DISPUTE OR CLAIM IN ANY COURT (OTHER THAN IN AN ACTION TO ENFORCE THE ARBITRATOR'S AWARD). FURTHER, I WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO

ARBITRATION. THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. OTHER RIGHTS THAT YOU OR I WOULD HAVE IN COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

THE ARBITRATOR SHALL HAVE NO AUTHORITY TO ARBITRATE CLAIMS ON A CLASS ACTION BASIS AND CLAIMS BROUGHT BY OR AGAINST ME MAY NOT BE JOINED OR CONSOLIDATED WITH CLAIMS BROUGHT BY OR AGAINST ANY OTHER PERSON. If I reside in the U.S., any arbitration hearing shall take place within the federal judicial district in which I reside. If I reside outside the United States, I agree that any arbitration hearing shall take place in San Francisco, California. Each party will bear the expense of its own attorneys, experts and witnesses, regardless of which party prevails, unless applicable law or this Agreement gives a right to recover any of those fees from the other party. If my claim is for \$10,000 or less, you agree that I may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing or by an in-person hearing as established by the AAA Rules. If my claim exceeds \$10,000, the right to a hearing will be determined by the AAA rules. All fees and expenses of the arbitrator and administrative fees and expenses of the arbitration shall be paid by the parties as provided by the Commercial Arbitration Rules of the AAA governing the proceeding, including the Supplementary Procedures for Consumer-Related Disputes, to the extent applicable, or by specific ruling by the arbitrator, or by agreement of the parties. The arbitrator shall have the authority to award in favor of the individual party seeking relief all remedies permitted by applicable substantive law, including, without limitation, compensatory, statutory and punitive damages (subject to constitutional limits that would apply in court), and attorneys' fees and costs. In addition, the arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted in that party's individual claim. Upon the timely request of either party, the arbitrator shall write a brief explanation of the basis of his or her award. If the arbitrator determines that any claim or defense is frivolous or wrongfully intended to oppress the other party, the arbitrator may award sanctions in the form of fees and expenses reasonably incurred by the other party (including arbitration administration fees, arbitrator's fees, and attorney, expert and witness fees), to the extent such fees and expenses could be imposed under Rule 11 of the Federal Rules of Civil Procedure.

GOVERNING LAW: This Arbitration Agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA, and not by any state law concerning arbitration. If I have a question about the American Arbitration Association, I can contact them as follows: American Arbitration Association, 1633 Broadway 10th Floor, New York, N.Y. 10019, 212-716-5800, www.adr.org.

SURVIVAL, SEVERABILITY. This Arbitration Agreement shall survive full payment of the Loan, your sale or transfer of the Loan, any bankruptcy or insolvency, any forbearance or modification granted pursuant to this Agreement, any cancellation or request for cancellation of the Agreement or any disbursements under the Agreement. If any part or parts of this Arbitration Agreement are found to be invalid or unenforceable by a decision of a tribunal of competent jurisdiction, then such

specific part or parts shall be of no force and effect and shall be severed, but the remainder of this Arbitration Agreement shall continue in full force and effect.

O. DISCLOSURE NOTICES

NOTICE TO CONSUMER. (For purposes of the following notice, the word "you" refers to the Borrower not the Lender) 1. DO NOT SIGN THIS APPLICATION BEFORE YOU READ THIS AGREEMENT. 2. YOU ARE ENTITLED TO A COPY OF THIS DOCUMENT. 3. YOU MAY PREPAY THE UNPAID BALANCE AT ANY TIME WITHOUT PENALTY AND MAY BE ENTITLED TO A REFUND OF UNEARNED CHARGES IN ACCORDANCE WITH LAW.

Notice to Borrowers Regarding Loan Sales

I understand that you may sell, transfer or assign my Agreement without my consent. Should ownership of my Loan be transferred, I will be notified of the name, address, and telephone number of the new lender if the address to which I must make payments changes. Sale or transfer of my Loan does not affect my rights and responsibilities under this Agreement. I understand that acting in the capacity of a non-fiduciary agent to me, you will maintain a register to record the entitlement to payments of principal and interest on my Agreement and that beneficial ownership of such payments under my Agreement as reflected in the register will be conclusive notwithstanding notice to the contrary. You will notify me of a change in ownership reflected in the register if (1) this alters the address to which I must make payments or (2) upon my reasonable written request. Sale, assignment or transfer of my Agreement or beneficial interest in payments of principal and interest on my Agreement does not affect my rights and responsibilities under this Agreement.

CUSTOMER IDENTIFICATION POLICY NOTICE

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: (For purposes of the following notice, the word "you" refers to the Borrower not the Lender) **When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.**

State Notices - I understand that the following notices are or may be required by state law and that these notices may not describe all of the rights that I have under state and federal law. Unless otherwise indicated, each notice applies or may apply to borrowers who live in the indicated state on the dates that they signed their Applications and to borrowers who are residents of that state.

FOR ALABAMA RESIDENTS: (For purposes of the following notice, the word "you" refers to the Borrower not the Lender) **CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.**

CALIFORNIA AND UTAH RESIDENTS: As required by California and Utah law, I am notified that a negative credit report reflecting on my credit record may be submitted to a credit reporting agency if I fail to fulfill my credit obligation terms.

CALIFORNIA RESIDENTS: I have the right to prohibit the use of information contained in my credit file in connection with transactions not initiated by me. I may exercise this right by notifying the consumer credit reporting agency. A married applicant may apply for a separate account. If you take any adverse action as defined by Section 1785.3 of the California Civil Code and the adverse action is based, in whole or in part, on any information contained in a consumer credit report, I have the right to obtain within sixty (60) days a free copy of my consumer credit report from the consumer reporting agency which furnished you my consumer credit report and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. I have the right as described by Section 1785.16 of the California Civil Code to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

CALIFORNIA RESIDENTS: By signing this Agreement, I certify that I have not paid any loan broker or other person any fee to obtain this loan from Lender.

IOWA RESIDENTS: If my Final Loan Amount is \$25,000 or less, this is a consumer credit transaction.

IOWA RESIDENTS: NOTICE TO CONSUMER (For purposes of the following notice, the word "you" refers to the Borrower not the Lender). 1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. 3. You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

MARYLAND RESIDENTS: You and I have agreed that this Credit Agreement is governed by federal law and the laws of California without regard to conflict of laws rules; if any court should nevertheless determine that this Agreement is subject to Maryland laws concerning credit, then only to the extent that Maryland law applies. You and I agree and elect that this Agreement is made under and governed by Subtitle 10, Credit Grantor Closed End Credit Provisions, of Title 123 of the Commercial Law Article of the Annotated Code of Maryland, except as preempted by federal law.

INDIANA RESIDENTS: (For purposes of the following notice, the word "you" refers to the Borrower not the Lender). If you prepay this Loan, under certain circumstances you may be eligible for a rebate of all or part of the Origination Fee in accordance with the Indiana Uniform Consumer Credit Code.

NOTWITHSTANDING ANYTHING TO THE CONTRARY IN THIS AGREEMENT, THE PROVISIONS OF MY LOAN, INCLUDING THIS AGREEMENT, WILL BE GOVERNED BY INDIANA LAW, WITHOUT REGARD TO CONFLICT OF LAW RULES, EXCEPT THAT PARAGRAPH N (ARBITRATION) WILL BE GOVERNED BY THE FEDERAL ARBITRATION ACT AND NOT BY ANY STATE LAW GOVERNING ARBITRATION.

INDIANA AND MAINE RESIDENTS: The provisions of this Loan Agreement regarding the payment of collection agency costs and court costs and where lawsuits must be filed do not apply to Maine and Indiana residents.

KANSAS RESIDENTS: IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. LENDER MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

MASSACHUSETTS RESIDENTS: Massachusetts law prohibits discrimination based upon marital status or sexual orientation.

MISSOURI RESIDENTS: (For purposes of the following notice, the word "you" refers to the Borrower not the Lender). Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including agreements to extend or renew such debt are not enforceable. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

MAINE, NEW YORK, RHODE ISLAND AND VERMONT RESIDENTS: A consumer report (credit report) may be obtained from a consumer-reporting agency (credit bureau) in connection with this Loan. If I request (1) I will be informed whether or not consumer reports were obtained, and (2) if reports were obtained, I will be informed of the names and addresses of the credit bureaus that furnished the reports. If you agree to make this Loan to me, a consumer credit report may be requested or used in connection with renewals or extensions of any credit for which I have applied, reviewing my Loan, taking collection action on my Loan, or legitimate purposes associated with my Loan.

NEBRASKA RESIDENTS: (For purposes of the following notice, "you" refers to the Borrower not the Lender). Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including agreements promise to extend or renew such debt are not enforceable. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

NEW JERSEY RESIDENTS: The section headings of this Agreement are a table of contents and not contract terms. Portions of this Agreement with references to actions taken to the extent of applicable law apply to acts or practices that New Jersey law permits or requires. In this Agreement, acts or practices (i) by you which are or may be permitted by "applicable law" are permitted by New Jersey law, and (ii) that may or will be taken by you unless prohibited by "applicable law" are permitted by New Jersey law.

OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit

worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

PENNSYLVANIA RESIDENTS: NOTWITHSTANDING ANYTHING TO THE CONTRARY IN THIS AGREEMENT, THE PROVISIONS OF MY LOAN, INCLUDING THIS AGREEMENT, WILL BE GOVERNED BY THE PENNSYLVANIA CONSUMER DISCOUNT ACT AND PENNSYLVANIA LAW, WITHOUT REGARD TO CONFLICT OF LAW RULES, EXCEPT THAT PARAGRAPH O (ARBITRATION) WILL BE GOVERNED BY THE FEDERAL ARBITRATION ACT AND NOT BY ANY STATE LAW GOVERNING ARBITRATION.

SOUTH DAKOTA RESIDENTS: NOTWITHSTANDING ANYTHING TO THE CONTRARY IN THIS AGREEMENT, THE PROVISIONS OF MY LOAN, INCLUDING THIS AGREEMENT, WILL BE GOVERNED BY SOUTH DAKOTA LAW, WITHOUT REGARD TO CONFLICT OF LAW RULES, EXCEPT THAT SECTION O (ARBITRATION) WILL BE

GOVERNED BY THE FEDERAL ARBITRATION ACT AND NOT BY ANY STATE LAW GOVERNING ARBITRATION

UTAH RESIDENTS: This Agreement is the final expression of the agreement between me and you and it may not be contradicted by evidence of an alleged oral agreement.

Married WISCONSIN RESIDENTS: My signature on my Application confirms that this loan obligation is being incurred in the interest of my marriage or family. No provision of any marital property agreement (pre-marital agreement), unilateral statement under Section 766.59, Wisconsin Statutes, or court decree under Section 766.70, Wisconsin Statutes, adversely affects the interest of the Lender unless the Lender, prior to the time that the loan is approved, is furnished with a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation to the Lender is incurred. My spouse has actual knowledge that this credit is being extended to me.

By signing on the following signature page, I acknowledge my receipt of and my acceptance to the terms of this Agreement.

Signature Page

By signing below, I acknowledge that I have received and read the Disclosure Statement and Loan Agreement applicable to this Loan and that I accept all of the terms and conditions of the Loan. I declare that the information provided in connection with my application for this Loan is true and complete to the best of my knowledge and belief. I have read this Loan Agreement and agree to the terms therein. I understand and agree that **SOFI LENDING CORP.** may obtain a consumer credit report in connection with this application and in connection with any updates, renewals or extensions of any credit as a result of this application.

Agreement to pay: I agree to pay the lender or any other holder of this Loan all sums disbursed under the terms of this Loan Agreement, any loan origination fee, plus interest and all other fees, charges, and costs that may become due. The terms and conditions set forth in the Loan Agreement constitute the entire agreement between us.

CAUTION – IT IS IMPORTANT TO THOROUGHLY READ THE CONTRACT BEFORE SIGNING IT.

NOTICES TO CUSTOMER

(For purposes of the following notice, the word “you” refers to the Borrower not the Lender) (a) DO NOT SIGN THIS BEFORE YOU READ THE LOAN AGREEMENT EVEN IF OTHERWISE ADVISED. (b) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES. (c) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (d) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

BORROWER
SIGNATURE :

DocuSigned by:
Mark Ronk
C26ACCF4E1AE4B6...

SIGNATURE DATE : 2/5/2016

PRINT FULL NAME : Mark Ronk

I agree to keep a copy of this Loan Agreement and a copy of the Disclosure Statement for my own future reference.

THIS IS A COPY

This is a copy view of the Authoritative Copy held

by the designated custodian

SOFI PERSONAL LOAN TRUTH IN LENDING ACT DISCLOSURE

Date: February 5, 2016**BORROWER:**

MARK RONK
2608 Elmira Street
Newbury Park, CA 91320

CREDITOR:

SOFI LENDING CORP.
California Finance Lender License No. 6054612
Letterman Digital Arts Center
One Letterman Drive
Building A, Suite 4700
San Francisco, CA 94129

**ANNUAL
PERCENTAGE RATE**

The cost of your credit as a
yearly rate.

10.375

FINANCE CHARGE

The dollar amount the credit will
cost you.

\$20,242.32

AMOUNT FINANCED

The amount of credit provided to
you or on your behalf.

\$49,560.00

TOTAL OF PAYMENTS

The dollar amount
you will have paid when you have
made all payments as scheduled.

\$69,802.32

YOUR PAYMENT SCHEDULE WILL BE

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
83	\$830.98	Monthly beginning 03/01/2016
1	\$830.98	02/01/2023

AutoPay Discount:

If you make monthly principal and interest payments by an automatic, monthly deduction from a savings or checking account, the Fixed Rate will be reduced by one quarter of one percent (0.25%) for so long as you continue to make such automatic, electronic monthly payments.

Late Charge: If payment is late, you will be charged 4.00% of the amount of the past due payment or \$5, whichever is less, to the extent permitted by applicable law.

Returned Check Charge: \$10 for each payment returned for any reason.

Prepayments: If you pay the loan off early, you will not have to pay a penalty.

Estimates: All numerical calculations except for the AutoPay Discount, Late Charge and Returned Check Charge are estimates.

See your loan agreement for any additional information about nonpayment, default, any required payment in full before the scheduled date and prepayment refunds and penalties.

THIS IS A COPY

This is a copy view of the Authorative Copy held
by the designated custodian

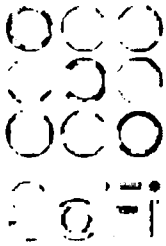
SOFI PERSONAL LOAN TRUTH IN LENDING ACT DISCLOSURE

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	\$49,560.00
Amount Financed (total amount provided)	\$49,560.00
Prepaid finance charges (Origination Fee)	+ \$0.00
Total Loan Amount	= \$49,560.00

THIS IS A COPY

This is a copy view of the Authorative Copy held by the designated custodian



Your Credit Score and the Price You Pay for Credit



Source: Experian

01/26/2016

Date Submitted:

Understanding Your Credit Score

WHAT YOU SHOULD KNOW ABOUT CREDIT SCORES

Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.

Your credit score can change, depending on how your credit history changes.

HOW WE USE YOUR CREDIT SCORE

Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

THE RANGE OF SCORES

Scores range from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.

WHAT IF THERE ARE MISTAKES IN YOUR CREDIT REPORT?

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.

HOW CAN YOU GET MORE INFORMATION?

For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov, or the Federal Trade Commission's web site at www.ftc.gov.

HOW YOUR SCORE COMPARES TO THE SCORES OF OTHER CONSUMERS



HOW CAN YOU OBTAIN A COPY OF YOUR CREDIT REPORT?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

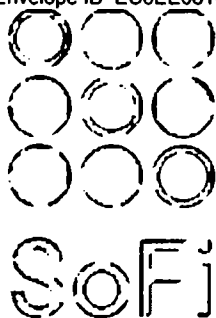
- By Telephone: Call toll-free: 1-800-322-8228
- On the Web: Visit www.annualcreditreport.com
- By Mail: Mail your completed **Annual Credit Report Request Form** (which you can obtain from the Federal Trade Commission's website at <http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf>).

Annual Credit Report Request Service

P.O. Box 105261

Atlanta, GA 30334-0526

THIS IS A COPY

This is a copy view of the Authorative Copy held
by the designated custodian

One Letterman Drive
Building A, Suite 4700
San Francisco, CA 94129
Toll Free 855-456-SOFI(7634)

Direct Payment Authorization Form

Pay your loan electronically. No need to buy stamps or write checks.
No more worrying about whether your payment will arrive on time.
No more wondering if your payments are secure.

Direct Payment Authorization Form

I authorize SoFi Lending Corporation to initiate charges to my checking or savings account in the amount equal to the monthly loan payment for my loan account. During the set up of this direct payment authorization, or while transitioning to a new account, SoFi Lending may need to submit a manual, online payment to ensure that my loan(s) do not become delinquent. This agreement remains in effect each month until terminated by me in writing, or by SoFi Lending. Adjustments to your direct payment instruction, including termination, require 10 business days.

Name <u>MARK RONK</u>	Authorization is for which account type?
Address <u>2608 Elmira Stret, Newbury Park, CA 91320</u>	<input checked="" type="checkbox"/> Checking Account
Home Phone <u>[REDACTED]</u> Mobile Phone _____	<input type="checkbox"/> Savings Account
Email Address <u>[REDACTED]</u>	<u>Faster Repayment Option</u>
Financial Institution Routing Number <u>[REDACTED]</u>	I would like to pay more than my scheduled monthly payment amount. Please take
Financial Institution Account Number <u>[REDACTED] 8891</u>	\$ _____ in addition to my regular payment and apply it to my loan account.

Your direct payment will begin to deduct from your checking/savings account on the first payment due date after it has been approved. Your financial institution may take up to 10 days to make adjustments or terminate your direct payment.

Borrower Signature: _____

Signature is required to draw funds from your account.

Date: 2/5/2016

See the sample check (right) for help locating the routing number and your account number.

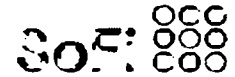
The routing number identifies your financial institution. The routing number is always nine digits, and always between the characters specified below. The placement, however, may vary. Some routing numbers are in the middle, instead of being on the left.

Your account number can vary in the number of digits. It is usually to the right of the routing number. The check number sometimes follows the account number, but is not part of the account number, and is not needed.

DATE _____ 999	
PAY TO THE ORDER OF _____ \$ _____	
_____ DOLLARS	
FOR _____	
":999999999:"	99999999 9999
Routing Number	Account Number

EXHIBIT 3

Personal Loan Account Information



SoFi Lending Corp Personal Loan
PO Box 654158
Dallas, TX 75265-4158

Statement Date 04/30/2019

Account Number [REDACTED] 1580

Loan Status Charge-Off

Charge off Balance \$35,229.70

Application ID [REDACTED] 2699

California Finance Lender License No. 6054612

Mark Ronk
2608 Elmira Stret
Newbury Park, CA 91320

Customer Service

(Please reference your account number PA-51580)

844-975-7634

CustomerService@sofi.com

Account Activity

	4/16 – 4/30	YTD	Lifetime
Starting Balance	\$34,010.93	\$34,010.93	\$49,560.00
Scheduled principal payments	\$0.00	\$0.00	\$15,549.07
Scheduled interest payments	\$1,198.77	\$1,198.77	\$13,854.06
Additional principal applied	\$0.00	\$0.00	\$0.00
Additional interest applied	\$0.00	\$0.00	\$0.00
Principal Adjustments	\$0.00	\$0.00	\$0.00
Fees	\$20.00	\$20.00	\$170.00
Chargeoff balance	\$35,229.70	\$35,229.70	\$35,229.70

Transaction Activity 4/16 – 4/30

		Principal	Interest	Total
04/17/2019	Late Fee	\$0.00	\$0.00	\$5.00
04/30/2019	Charge Off the Loan	\$34,010.93	\$1,198.77	\$35,229.70

ⁱ Accrued interest includes interest outstanding as of the statement date plus interest that will accrue given the current balance of the loan and interest rate through the next payment due date.



Physical Address: 8000 Norman Center Drive, #350, Bloomington, MN 55437
Toll Free: 888-780-8525

August 22, 2019

MARK RONK
2608 ELMIRA STREET
NEWBURY PARK, CA 91320

Current Owner	Absolute Resolutions Investments, LLC
Current Owner Account Number	4[REDACTED] 0894
Original Creditor	SoFi Lending Corp.
Original Creditor Account Number	[REDACTED] 1580
Balance	\$ 35,229.70

Dear MARK RONK,

The current owner has placed this account with Absolute Resolutions Corporation (hereinafter "ARC") for collections. This will confirm the payment agreement made on 8/21/19 between ARC and yourself. ARC will accept the sum of \$17,262.55 to fully resolve the account. Funds totaling \$17,262.55 will be payable under the following terms: One payment of \$100.00 on 8/30/19. Twenty two payments of \$744.85 from 9/30/19 to 6/30/21. Final payment of \$775.85 on 7/30/21.

If you have authorized automated debits to your checking account, this will serve as your payment authorization. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make or we receive your payment and you will not receive your check back from your financial institution.

If you are mailing physical checks or money orders to ARC, please mail your payment to: 8000 Norman Center Drive, Ste 350, Bloomington MN 55437.

Sincerely,

Ryan Blake, Absolute Resolutions Corporation

Ryan.blake@absoluteresolutions.com

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.